

Dr. James M. Dispatch

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HOW TO CALL TIMES-DISPATCH.

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Few things are impossible to diligence and skill.
—Dr. Johnson.

Richmond City Bonds.

In the course of the debate in the Council on Monday night on the proposed electric plant, Mr. H. R. Pollard, Jr., speaking for the Finance Committee, said that this was no time to sell new city bonds. Mr. Pollard alluded to the very low price at which the last issue of New York City bonds were sold as an indication of the declining tendency of securities of this class. Mr. Pollard also called attention to the slight margin left in our bond limit, and pointed out the demands that the High School and Gas Works would make on this unexhausted surplus.

Mr. Pollard is right. All classes of bonds, municipal and otherwise, are depressed, and the reason is not hard to find. While "call" money in New York is low at the moment, time loans on collateral are bringing from 5 to 6 1/2 per cent. financiers are not disposed to purchase bonds yielding less than four per cent. when they can lend their money on gilt-edged security for five per cent. Moreover, speculation in stocks and real estate is very active, and many men with money at their command prefer to employ it in this way, instead of locking it up in low interest bonds, which offer no inducement as a speculative investment.

This condition, which affects all securities, naturally affects Richmond bonds also. As money grows "easier" the market will no doubt improve, but the fact remains that present conditions are not favorable to the marketing of bonds.

Richmond's bonded debt on January 31, 1906, was \$1,075,647, and her sinking fund was \$1,107,733. She was then within \$1,100,000 of her bond limit, not taking the sinking fund into account, and, by the way, the sinking fund should never be considered in connection with our bond margin, for that fund is invested in Richmond bonds, and the securities thus held are as much a municipal obligation as any other outstanding city bonds. We now have a bond margin of \$1,103,961, but the Council has already authorized the issuance of \$600,000 of bonds to provide for the new gas holder, the High School building, the settling basin, and other improvements. It is also understood that there must be another issue of at least \$500,000 in the near future to provide for the rehabilitation of the gas works. It is apparent from this that when all these bonds shall have been issued our margin will be very slender, although it will be increased somewhat from year to year as assessments increase. But at best the Council must be very conservative in issuing new bonds during the next few years.

The bonds already authorized have not yet been put on the market, but they must be sold within the next several months, and on or before January 1, 1907, we must sell \$480,000 of new bonds to retire a like amount of old bonds which will mature on that date. Again, on or before July 1, 1907, we must sell another issue of \$186,000 for a similar purpose. It appears, therefore, that within the next twelve months Richmond must offer on the open market bonds aggregating a million dollars or more, and if the bond market does not improve, we may have trouble, for the law provides that new bonds issued to retire old bonds must not be sold for less than par. If we cannot sell a 4 per cent. bond at par, we must raise the rate of interest. It is inconceivable that any condition will arise within the year which would put Richmond city bonds below par, but the prudent man takes note of all contingencies and provides as far as possible against them. Richmond's credit is A1. Her assets are more than sufficient to wipe out every dollar of her debt, and by 1930 her sinking fund will be ample to meet all outstanding bonds as they mature and until the entire debt is extinguished. But for the present she must go slow in issuing new bonds, and she should not offer any of her securities for sale under existing conditions until she is compelled to do so.

Brick or Concrete.

The increasing expense of construction has been a very serious item in the cost of living, for the cost of a house has to be paid for by the owner or renter. Apropos of this, the New York Sun points out the very interesting fact that since last May the price of brick to be used for buildings has declined about 50 per cent. If this decline is permanent, as the Sun says, it will naturally very largely affect the value of buildings built out of brick. The fall of the price of brick, however,

inakes that argument of very little value. Apart from any other consideration, it would seem that the building of apartment houses in New York is being very much overdone. During the last eighteen months plans have been filed in the various bureaus for new apartment houses with an estimated capacity for 527,000 persons. Of course New York will catch up with even this enormous supply of prospective citizens, but at present the market is overcrowded and the value of apartment buildings is proportionately lessening.

The Sun says that there is a great doubt as to the real cause of the price of brick, which has fallen very heavily upon the brick-makers, who very largely increased their output when the San Francisco fire occurred in anticipation of what they thought would be a heavy demand. The new San Francisco, however, is being largely constructed of concrete, and this example is being followed in a great number of other cities. If this use of concrete continues the value of brick and the demand for bricklayers will both lessen.

Over six hundred houses in Brooklyn, Queens, and various New Jersey suburbs will be built of concrete, and, as the Sun says, it is a significant fact that in June, when the price of brick was declining, the building statistics for twenty-three of the leading cities of the United States indicated an investment of \$40,000,000 in new constructions, as against \$48,000,000 in the same month a year ago.

The Disgrace of Lynching.

The leader of the Salisbury mob was a man who had served a term in the penitentiary, and was a notorious law-breaker, according to reports.

Not long ago a mob undertook to take a negro from the Danville jail and lynch him for criminal assault, and one of the ringleaders was a man who was subsequently arrested and convicted on a charge of having brutally beaten his aged mother.

We do not say that all men who engage in lynching belong to the criminal and lawless class; but when there is a lynching the criminal and lawless element are sure to be in evidence. A lynching is sure to rally them and put them into action. Lawlessness is sure to promote lawlessness. No sooner had the Salisbury mob done its work than the lawless element at Greensboro began to talk of lynching a prisoner at that place. Lawlessness is a disease, and is as infectious as smallpox.

And think of the demoralization of the Salisbury lynching. Fingers and toes of the men who were lynched were cut off by some of those present and carried off as souvenirs. And two daughters of the man who was murdered were driven to the scene of the lynching that they might view the uncanny forms of the lynched negroes dangling in the pale light of the moon! What a story that is for Northern newspapers! And the worst part of it is that the whole South must suffer for this sort of barbarism. Every such act is credited to the South, and Southerners are judged by it. How long will the law-abiding element submit to such outrages? How long before they determine that lynchers shall be apprehended and punished as they deserve? The whole wretched business must be stopped. It is simply unbearable.

Overcrowding in Richmond.

Richmond has broken her shell at last by moving out into new territory, and no phase of the recent and very great development of this city has been more encouraging.

Just one year ago the final vote was taken in the Council on the question of expansion, and judged by the results which are already apparent that step was one of the wisest and most beneficial ever taken by the Council.

For more than a year The Times-Dispatch, ably assisted by public-spirited citizens, fought and finally won the fight for more room, and future generations will wonder, if they stop to think at all, why Richmond ever remained unnecessarily crowded and congested in the presence of an abundance of cheap and suitable territory for building sites.

A most interesting statement from the Bulletin of the American Geographical Society, says:

"The population of the capital on December 31, 1906, was 1,023,023, an increase of 74,702 in less than fourteen months, showing that the population is still rapidly growing. In territorial extent the city surpasses Berlin and Paris, but is exceeded by London and Vienna, the latter being now the largest city in area on the European mainland, though its density of population is less than in many of the larger cities. There are in Buenos Ayres 51 inhabitants to the hectare (2.47 acres), while Paris has 940, London 145, New York 202, Berlin 255, Vienna 310, Brussels 204 and St. Petersburg 135 inhabitants to the hectare. Over one-third of the residents of Buenos Ayres, or 250,000 persons, live in tenements. Many of the inhabitants since 1885 have moved out of the more crowded districts into the peripheral territory, to which electric tram cars afford cheap transportation, while cheap lands, low rents and pure air are attractive inducements. Persons of foreign birth form a large majority of the employees, foreigners numbering 49,951 and Argentines 20,490.

In Richmond the number of inhabitants per hectare (2.47 acres) is 967.

Of course this intolerably crowded condition will be somewhat alleviated when the new lines are adopted by the court, but the Lee District is being crowded just as it there were no room elsewhere. This is all wrong and foolish. Life and comfort demand space in which to breathe and be happy. The sooner Richmond begins building her homes on bigger lots the better.

The Torrens System.

We have read with pleasure a very attractive address delivered before the eleventh annual convention of the Maryland Bankers' Association by Mr. J. Howell Griswold, Jr., of the well-known banking firm of Alexander Brown & Sons. Mr. Griswold presents conclusive reasons why the Torrens system should be adopted by every progressive State. He shows that the assessed valuation of real estate in Baltimore is over \$220,000,000, and that there are more than 25,000 real estate transactions in Baltimore every year. This means 25,000 titles to be examined by

the lawyers at great cost to the people. This is an unnecessary burden upon every one owning or dealing in real estate, and a woful waste of legal brains and energy. Mr. Griswold points out the fact that the land laws of Maryland have been little changed since 1834, and says:

"It is reasonable to suppose that these methods have improved since that time, if it may be readily conceived that in the days when transactions as to a single piece of property were limited to one lot, fifteen, or twenty years the present system caused little delay, inconvenience and insecurity, but it can readily be imagined that if we were to compare the banking methods in Maryland in the year 1834 with our present methods some radical change would be apparent. Or if any of you with a Chinese belief in the sacredness of ancient things should attempt to adopt the methods of 1834 in your bank to-day it may be surmised that if you escaped the authorities at the outcome of your experiment you would willingly surrender yourself at the end of a month's business. Absurd as it may seem, this is not an unfair comparison with our real estate laws, for we are applying to the tremendous mass and complexities of real estate transactions to-day the methods inaugurated 80 years ago."

At the conclusion of Mr. Griswold's able address the Maryland Bankers' Association passed a resolution urging the adoption of the Torrens system in the State of Maryland, and appointed a committee of five to go before the next Legislature to assist in the work. The subject has been under discussion in Virginia for a number of years, and one of the greatest omissions of our last Legislature was its failure to pass the bill of which Mr. Eugene C. Masie was the patron.

Richmond, Norfolk and Lynchburg, for example, are free from the risk of earthquakes, and we hope from the danger of conflagration, but if the courthouses and records were destroyed Virginia would face the same desperate situation that confronted San Francisco and Chicago real estate owners whose evidences of title had been lost.

It should be borne in mind that not the least of the benefits of the Torrens system is the protection it affords the title to property, which is not true to anything like the same degree of the common law methods.

The Legislature was in error in not passing the Torrens law last session, and it should repair that omission at the next session.

All London is laughing and all New York is sore and mad over Anthony Comstock's last effort at suppressing vice. "Can these Americans really be so wicked as they pretend?" say the British. "Can Comstock be allowed to raid reputable art schools as if they were disreputable picture galleries?" say the New Yorkers; and so the war against vice goes on.

We can hear Comstock now and his fellows gravely proclaiming that because to a narrow or evil mind a picture or statue is suggestive, it must be so to every one.

Comstock has done good work. He has suppressed graver and more ostentatious vices. He has made impossible the sale of such offensive and disgusting pictures as are commonly offered in many Latin countries. But this time he went too far.

As a brilliant young lawyer said to the Philadelphia court in Richmond once in a very similar case, "If your Honor had lived in a different age no doubt but that Phidias would have worked on the rockpile and Michael Angelo would have painted signs."

In electing Mr. Allen Caperton Braxton to be its president the Virginia Bar Association has recognized the high character and distinguished abilities of one of its most honorable members.

Mr. Braxton is an able and conscientious lawyer, but he has not employed his talents and accomplishments merely for selfish gratification and aggrandizement. He has consecrated them to his State, and few citizens of his age and career have done greater public service.

The Bar Association has shown wise discrimination in selecting Mr. Braxton as the recipient of its highest honor.

In Minneapolis there is much pride and joy over an oyster weighing 51-2 pounds. Whoever heard of any Oregon oysters, no matter what they weigh, comparing with a Chesapeake bivalve? You might just as well say that an elephant is better to eat than a lamb. But just suppose those Minneapolisians could eat a Lynn-haven or Mohawk Bay oyster once, what a shout would come from that land which now has only Oregonian ignorance on the oyster question.

"Sweet are the uses of the watermelon," sang the jury which gave Miss Lola Walker \$21,000 damages for a broken heart and a watermelon feast for olivary's sake. But the defendant, a heartless colonel, has moved for a new trial—this time without feasting.

It costs \$107,000,171 to run New York—four times as much as Chicago spends. But New York doesn't care, because it has the Hippodrome, Coney Island, Tammany, and no Pucktown.

If "Nick" doesn't forget those crowned heads and get to work with the boys in Cincinnati he will look like a farthing, a five-centime piece, or a penny.

The parks in New York discovered lots of amateur health experts taking the opium cure by sleeping out during the heated spell.

New York is sweltering but happy, for the best watermelons of the year are pouring in by every train and boat.

If President Stansland and Cashier Hering of the wrecked bank lived in China they would not live long.

We are authorized by the Star to say that he is still doing business at the old stand.

Literal.

The new office boy was found sitting in his chair with the telephone transmitter in his ear. "What in the world are you doing?" asked the boss.

"I followed called up a little while ago," replied the fellow, "and the firm, 'and told me to hold the 'phone till he called again.'"

—Lynchburg's Magazine.

Borrowed Jingle.

Departures.

What, in the Bible days of old, Did the unkindly man when told To take himself without the fold? Turned not.

Requested by the ancient Greek Some other spot on earth to seek, How did the rude barbarian sneer, Exophthalmos (Lighted out).

What, when we had our civil strife, Did Reb or Yank to save his life, If frightened by the drum and fife? Skedaddled.

What did the hostile Moro man When, chased by the American, He from the prickly bayonets ran? Hiked.

How did the yellow dog to-day, If loitering idly or at play, Proceed when kicked across the way? Bents it.

What does the corner loafer do When ordered by the cop in blue To disappear, and quickly, too? Gets a move on.

When, coming home at break of day, The husband hears somebody say: "Please, burglar, must you go away?" Takes a snook.

The aged lover bends above The hand of his young lady love— With what word does he get the shove? Scat!

When little boys and girls at play Wish one of them to go away What do the precious darlings say? Skiddoo!

What will the editor give me When these poor rhymes he has to see? Who'll bet my number will not be? 23!

—New York Sun.

Merely Joking.

He Misunderstood.—First Suburbanite: "Did you ever go on one of those Cook Tours?" Second Suburbanite: "Oh, yes; I've visited every intelligence office from one end of the city to the other.—(Woman's Home Companion).

Quite Proper.—Little Rollo: "Pop, what is an upright piano?" Pop: "One that plays on your music, my son."—(Woman's Home Companion).

High.—Bacon: "Have you noticed what ridiculously high prices have been paid for seats on the New York Stock Exchange?" Egbert: "Yes; I guess they've been bought from the sidewalk speculators."—(Yonkers Statesman).

He Wasn't Then.—Nagaby: "You're naturally pessimistic. I don't think I ever saw you look cheerful." Caraby: "Ah! That's another expression." Nagaby: "How so?" Caraby: "You didn't know me before I was married!"—(Illustrated Bits).

Disconnections.—"Is his family well connected?" "Not very. Four divorces in it so far."—(Milwaukee Sentinel).

Taking No Chances.—"You don't abuse your political enemies as severely as you used to." "No," answered Senator Sorghum. "It is no longer safe. You of old political enemies is going to turn up in a new deal as one of your most valued friends."—(Washington Star).

Good Man Gone the Wrong Road.

Mr. Joseph Bryan appeared yesterday before the Henrico county Board of Supervisors, opposing the proposition for the issue of \$300,000 in county bonds to build a hundred miles of macadamized road in the county. We have pleasure in turning over to the task of opposing the proposition the task of opposing the proposition to the Henrico county Board of Supervisors, opposing the proposition for the issue of \$300,000 in county bonds to build a hundred miles of macadamized road in the county. We have pleasure in turning over to the task of opposing the proposition the task of opposing the proposition to the Henrico county Board of Supervisors, opposing the proposition for the issue of \$300,000 in county bonds to build a hundred miles of macadamized road in the county. 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We have pleasure in turning over to the task of opposing the proposition the task of opposing the proposition to the Henrico county Board of Supervisors, opposing the proposition for the issue of \$300